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# **ELEVENTH ANNUAL REPORT**

**of the**

## **SOUTH CAROLINA SECOND INJURY FUND**

**to the**

## **GENERAL ASSEMBLY**

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**July 1, 1984 through June 30, 1985**

# **ELEVENTH ANNUAL REPORT**

**of the**

## **SOUTH CAROLINA SECOND INJURY FUND to the GENERAL ASSEMBLY**

**July 1, 1984 through June 30, 1985**

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**LETTER OF TRANSMITTAL**

Second Injury Funds, also commonly referred to as Subsequent Injury Funds or Special Disability Funds, function within the Worker's Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury, be liable for the total disability that actually occurs. While the worker was in his employment, under such a system the employer pays only the benefits that are due for the second injury. This creates additional

Columbia, S.C. July 1, 1985

TO:

His Excellency, The Governor of South Carolina, The Honorable Members of the Senate and House of Representatives, Columbia, South Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina Second Injury Fund for the fiscal year 1984-85.

Respectfully submitted,

Douglas P. Crossman, Director



# SOUTH CAROLINA SECOND INJURY FUND

**Douglas P. Crossman**  
**Director**

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## HISTORICAL DEVELOPMENTS

Second Injury Funds, also commonly referred to as Subsequent Injury Funds or Special Disability Funds, function within the Worker's Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Worker's Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Workmen's Compensation's Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability. Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

## ADMINISTRATION

The organization consists of the Director, a Claims Manager, a Business Manager, five Claims Field Representatives, and four Administrative Specialists. All staff members are initially responsible to the Director, and their major areas of activity are claims, finance and employer-insurance carrier education.

The claims handling consists of receiving and processing claims against the fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal worker's compensation cases are reviewed by the staff; and in the absence of dependents or next-of-kin, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.

The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-310 Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the fund.

The education functions are accomplished by:

1. The Director of the Fund at various Industrial Commission, employer and insurance carrier conferences by presenting films about the Fund and then conducting question and answer sessions.
2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.



## STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Worker's Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Seciton 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Industrial Commission and the Second Injury Fund when a claim is made for reimbursement; or
3. The employee must sustain a subsequent occupational injury:
  - (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
  - (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
  - (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability. Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

## FINANCIAL STATEMENT

### FISCAL YEAR 1984-85

Balance from previous year.....	1,293,824.16
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#### Receipts

Investments.....	\$1,071,009.84
No Next-of-Kin Benefits .....	281,411.63
Assessments .....	19,735,874.69
Miscellaneous.....	<u>15,039.24</u>

Total .....	21,103,335.40
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#### Disbursements

Claims paid by the Fund.....	\$12,269,489.65
Administrative Costs.....	<u>374,481.99</u>

Total .....	12,743,971.64
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Balance in Fund @ 30 June 85.....	\$9,653,187.92
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(Including Fiscal Month 13)

## TOTAL DEATH CLAIMS ACTIVITY AGAINST FUND

New & Re-opened claims filed against the Fund in 1984-85.....	1416
Claims Closed.....	1039
Claims open at end of fiscal year 1984-85.....	2296
Total Claims Paid.....	771
Average Disbursement.....	\$16,043
Reimbursements Fiscal Year 1984-85.....	\$12,369,489
Reimbursements Fiscal Year 1983-84.....	\$11,702,302

## LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed.....	135
Recovery .....	\$281,411.63

## HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended.....	430
---------------------------	-----

Consolidated American.....	34,219.00
Danbury.....	17,999.17
Dodson Insurance.....	18,568.81
Dobson.....	1,530.10
E.I. duPont de Nemours*.....	11,926.30
Employers Casualty Insurance.....	22,823.81
Food Lion*.....	2,487.46
General Accident Insurance of America.....	22,823.81
Georgetown Steel.....	5,119.86



## ASSESSMENTS

Section 42-7-310 subsection (d) of the Worker's Compensation Laws of South Carolina states that:

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Worker's Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Industrial Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in August 1985 and payments subsequently received at the Second Injury Fund.

Administrative Costs.....	374,481.99
175% of the disbursement is.....	\$22,301,949.00
Total.....	12,743,971.64
Less remaining net assets @ 30 June 85.....	9,635,187.00
Equals Second Injury Fund Assessment for	
1984-85.....	\$12,648,762.00
(Including Fiscal Month 1985)	

This assessment (\$12,648,762) divided by the total Worker's Compensation benefits paid by all carriers (\$135,851,410) equals the assessment rate (.093107329) applied to each carrier.

**TOTAL DOLLARS PAID BY THE SECOND INJURY FUND  
TO INSURANCE COMPANIES OR SELF-INSURED  
FOR FISCAL YEAR 1984-85**

Aetna Casualty & Surety.....	\$707,453.41
AIU Insurance.....	5,300.17
Allianz Insurance.....	188,517.87
American Fire & Casualty.....	13,468.08
American Insurance.....	42,060.40
American Motorist Insurance.....	533,557.79
American Mutual Liability.....	254,910.56
American States Insurance.....	23,130.53
Associates Indemnity.....	64,955.58
Auto-Owners Insurance.....	33,778.26
Bituminous Casualty.....	40,666.70
C.R. Bard, Inc.*.....	38,774.19
Cannon Mills*.....	36,905.11
Carolina Eastman*.....	7,414.20
Casualty Reciprocal Exchange.....	74,176.47
Cincinnati Insurance.....	106,678.00
Clarkson Brothers*.....	7,886.43
Commerce & Industry.....	206,881.51
Commercial Union.....	200,027.13
Consolidated American.....	34,219.00
Continental Insurance.....	177,290.07
Dan River*.....	175,897.24
Dodson Insurance.....	18,866.94
Duke Power*.....	77,619.49
E.I. duPont de Nemours*.....	11,926.30
Electric Mutual Liability.....	64,513.83
Employers Casualty.....	81,713.10
Farmers Insurance.....	22,196.80
Federal Insurance.....	53,479.31
Federated Mutual Insurance.....	5,315.42
Fidelity & Casualty.....	76,172.12
Fireman's Fund.....	89,846.85
Food Lion*.....	199.50
General Accident Insurance of America.....	2,487.46
General Insurance of America.....	22,823.81
Georgetown Steel.....	5,119.86

Georgia Casualty & Surety.....	19,241.11
Georgia Pacific*.....	102,619.88
Grand Union.....	39,747.21
Great American.....	141,747.21
Greenwood Mills*.....	84,000.00
Harleyville Mutual.....	3,013.40
Hartford Accident & Indemnity.....	306,777.35
Hewitt, Coleman & Associates.....	316,398.79
Home Insurance.....	444,464.17
Randolph W. Hope Company.....	284,151.57
Ideal Mutual.....	412.07
INA/Aetna.....	461,193.68
International Paper*.....	6,306.91
K-Mart*.....	32,604.36
Kimberly Clark*.....	11,241.51
Kohler Company*.....	14,322.32
Korf Industries*.....	15,264.80
Liberty Mutual.....	1,467,262.22
Lone Star Industries*.....	67,244.38
Lumberman's Mutual Casualty.....	42,728.25
Maryland Casualty.....	36,866.19
Michigan Mutual.....	24,535.40
Mission Insurance.....	117,816.82
Mission National.....	3,871.15
Morrison Assurance.....	480.00
Mt. Vernon Mills*.....	1,768.20
Nabisco*.....	59,181.56
NATLSCO.....	4,693.44
National Union Fire.....	195,195.70
Nationwide Insurance.....	54,488.13
New Hampshire Insurance.....	7,500.00
Northwestern National.....	220,029.15
Overnite Transportation*.....	600.23
Palmetto Timber Fund.....	14,899.72
Pennsylvania National.....	25,989.39
Pennsylvania National Mutual Casualty.....	13,790.90
Perfection American*.....	78,231.78
Petroleum Casualty.....	84,411.02
Ranger Nationwide.....	8,461.98
Reliance Insurance.....	131,619.64



Roadway Express*	167,615.90
Royal Insurance	105,420.78
Ryder Truck Rentals*	19,242.58
S.C. Dept. of Hwys & Public Transportation*	28,841.74
S.C. Electric & Gas*	36,373.74
Shelby Mutual	23,145.94
South Carolina Industries	3,000.00
South Carolina Insurance	12,377.55
Southern Bell*	6,749.22
Springs Industries*	81,797.86
St. Paul Fire & Marine	92,033.98
Standard Fire Insurance	12,946.54
State Workers' Compensation Fund	1,349,226.89
The Singer Company*	38,136.48
Transit Casualty Company	23,599.72
Transport Indemnity	3,275.40
Transport Insurance	105,027.95
Transportation Insurance	107,419.78
Travelers Insurance	137,911.67
Twin City Fire	49,867.80
U.S. Fire Insurance	100,393.01
U.S. Insurance Group	13,807.36
U.S. Fidelity & Guaranty	586,088.72
Uniroyal*	1,261.07
Utica Mutual	5,547.67
Vigilant Insurance	2,840.31
Wausau Insurance	686,355.02
Westvaco*	3,123.96
Winn Dixie Stores*	103,425.45
Zurich American Insurance	11,233.61
<b>TOTAL</b>	<b>\$12,369,489.65</b>

\*Self-Insured Employers

**INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENT  
PAID TO INSURANCE COMPANIES OR SELF-INSURED  
EMPLOYERS BY THE SECOND INJURY FUND  
FOR THE FISCAL YEAR 1984-85**

Abbeville Shirtmakers.....	\$10,412.67
Adams Janitorial Service.....	34,660.26
Aiken, City of.....	151,895.35
Aiken County.....	15,098.85
Aiken County Schools.....	26,068.23
Aiken Nursing Home.....	36,996.21
AirCond Corportation.....	91,886.50
Akers Motor Lines.....	451.30
Alexander's, Inc.....	21,848.80
Alice Manufacturing Company.....	27,777.48
American Fast Print.....	20,327.83
American Hoechst.....	11,233.61
American Security of Greenville.....	1,870.81
AMP, Inc.....	1,897.79
Anderson Memorial Hospital.....	16,485.93
Anvil Knitwear.....	7,079.97
Applied Engineering Company.....	14,157.92
Archie Singleton.....	31,701.26
Aristar Management.....	412.07
Ashley Construction Company.....	17,209.74
Guy F. Atkinson.....	19,494.08
Atlantic Soft Drink Company.....	25,674.34
Atlas Van lines.....	22,196.80
ATO Construction Equipment.....	64,141.61
Auto Parts Warehouse.....	7,500.00
AVM Corporation.....	2,568.08
Avon Products.....	10,067.10
B & D Industrial Boilers.....	14,259.39
Badische Corporation.....	108,182.52
F.A. Bailey & Sons.....	85,253.30
Baker Memorial Hospital.....	37,508.74
Baker Timber Company.....	4,291.10
Barnwell County Hospital.....	12,411.29
J.W. Beasley Electric.....	23,255.84

Ben Arnold Company.....	1,179.50
Bennettsville, City of.....	59,996.45
Berkeley County.....	16,201.78
Berkeley Manufacturing Company.....	45,724.32
Bi-Lo.....	93,152.01
Bishopville, City of.....	7,276.83
Blankenship Electric.....	18,468.82
Blue Cross and Blue Shield of South Carolina.....	8,683.58
Bluffton Telephone.....	25,973.86
Board of Commissioners.....	11,212.86
Bonitz Insulation.....	78,560.83
Robert Bosch Corporation.....	25,277.98
Bowman Transportation.....	23,599.72
H.W. Boyles Masonry.....	3,013.40
Bridgebuilders, Inc.....	47,265.31
Brusnwick Corporation.....	11,086.27
Brush Wellman.....	11,100.00
Bryson Industrial.....	51,431.47
Builders Mart.....	14,916.72
Burger King.....	15,165.38
Burkeen Construction Company.....	52,655.01
Butte Knit.....	18,176.92
Byrd, Inc.....	18,684.30
C.J. Clearing and Construction.....	1,580.70
C.M. Tucker Lumber Company.....	3,643.38
C.R. Bard, Inc.....	38,774.19
Calhoun Country Club.....	31,353.70
Campbell Auto Supply.....	18,866.94
Camphaven Nursing Home.....	15,901.55
Cannon Mills.....	36,905.11
Canteen of Dixie.....	27,804.97
Carlisle Finishing Plant.....	4,693.44
Carolina Cannery.....	12,781.53
Carolina Eastman.....	7,414.20
Carowinds/Taft Broadcasting.....	14,634.15
Celanese Corporation.....	87,860.50
Celanese Trucking.....	1,027.80
Celotex Corporation.....	82,529.37
Champion Building.....	10,350.61



Champion International.....	70,447.98
Charleston, City of.....	61,974.96
Charleston County.....	45,726.71
Charleston County Hospital.....	1,793.04
Charleston County School District.....	6,493.04
Charleston Sheet Metal.....	32,011.18
Cherokee County Memorial Hospital.....	8,191.69
Cherokee County School District -1.....	2,898.12
Chicopee Manufacturing Company.....	78,678.10
Chiquola Manufacturing Company.....	40,386.58
Church's Fried Chicken.....	5,665.46
The Citadel.....	13,860.82
Clarendon County.....	11,897.64
Clark Schwebel.....	56,320.89
Clarkson Brothers.....	9,551.40
Clemson University.....	26,740.95
Coastal Coca Cola Bottling Company.....	80,820.43
Cockcroft Electric.....	6,613.84
Colleton County.....	102,146.16
Colonial Motor Freight Lines.....	60,553.95
Colonial Stores.....	39,747.21
Columbia, City of.....	12,520.84
Columbia Edenwood Association.....	61,187.38
Columbia Newspapers.....	11,045.00
Columbia Uniform Rental.....	15,708.85
Combined Utility System of Easley.....	84,037.15
Combustion Engineering.....	89,846.85
Commercial Bonded Warehouse.....	10,246.89
Commercial Weeding.....	9,776.17
Community Cash.....	1,421.33
Conway, City of.....	45,544.10
O.P. Cooper.....	40,666.70
James F. Cox, Inc.....	9,105.00
Coxe Parts and Engineering.....	22,015.24
Crom Corporation.....	6,416.20
Cuttino Builders.....	64,868.00
D & M Mechanical.....	23,145.94
Dan River, Inc.....	175,897.24
Daniel Construction Company.....	101,571.23
Davis Electric Costruction.....	87,737.27

Defender Industries.....	9,196.32
Delta Marketing Company.....	234.30
DHEC.....	17,607.90
Discovery Security Systems.....	3,199.50
Dixie Central Produce.....	55,634.74
Dixie Iron & Metal.....	6,598.70
Doschers.....	1,058.06
Ducane Heating Company.....	27,687.84
Duke Power Company.....	149,305.08
Dunmar Robes.....	3,055.41
Duree Sellers Builders.....	6,133.17
E.I. duPont de Nemours.....	11,926.30
East Coast Steel.....	20,819.42
Eastern Contractors.....	76,389.48
Eastern/R.C. Motor Lines.....	55.00
Edisto Services.....	4,065.91
Eisenhour Construction Company.....	12,478.19
El De Company.....	7,636.63
Embler Door Company.....	27,491.58
EMC Industries, Inc.....	29,439.41
Emerson Transport.....	14,276.15
Estes Express Line.....	70,177.19
Exide Power System.....	20,264.58
Exxon Company, USA.....	84,411.02
Fam-Rec, Inc.....	55,653.13
Family Dollar Store.....	5,905.00
Farmers Telephone.....	20,110.52
Federal Paper Board.....	2,699.56
Fenwick Hall.....	8,292.70
Fiber Industries.....	2,133.15
Florence County.....	2,151.03
Florence Morning News.....	100.00
Food Lion, Inc.....	199.50
John Foster Ford.....	7,772.00
Foster's Building & Development.....	2,940.35
Fountain Inn Convalescent Home.....	33,086.57
Francis Marion College.....	5,930.82
Frank Bobo's Wrecker Service.....	3,547.16
The Franke Home.....	11,847.20
Fred Seay Trucking.....	2,194.31

G & P Trucking.....	23,007.93
Gardenia Mobile Homes.....	13,718.81
General Electric.....	64,513.83
General Services.....	3,076.41
General Wholesale Company of South Carolina.....	72,743.93
Georgetown County Memorial Hospital.....	13,882.14
Georgetown Steel.....	168,359.75
Georgia Pacific.....	102,619.88
Gibson Swimming Pool Company.....	27,242.59
Glassmaster Plastics.....	34,945.58
Globe Oil/USA.....	1,678.78
Gloverville Box & Pallet.....	14,691.41
N. Goldberg Company.....	58,696.68
Gould, Inc.....	11,353.52
Gower Manufacturing Company.....	81,182.68
Graniteville Company.....	96,698.01
Graves, Pinehurst & Associates.....	12,248.50
Greenville, City of.....	25,464.17
Greenville County.....	6,488.12
Greenville County School District.....	7,686.17
Greenville Hospital System.....	19,648.01
Greenville Water System.....	86,846.80
Greenwood Mills.....	84,000.00
Greenwood Motor Lines.....	49,967.85
Grendel Mills.....	45,525.19
GTE.....	2,898.95
H & K Interiors.....	9,935.27
Harbert Construction Company.....	330.72
Harbor Town Clothiers.....	13,807.36
Harley Corporation.....	10,688.85
Harrison Electric Construction.....	19,540.91
Heart of Aiken Motel.....	30,381.65
Heath Springs Manufacturing.....	3,461.67
Hedwin Corporation.....	1,770.00
Hendricks Trucking.....	8,348.78
Robert D. Hendrix Construction.....	10,086.25
Hilti, Inc.....	25,972.75
Hodges Piano Company.....	47,495.35
Holiday Inn.....	16,757.64
Horne Ford.....	62,486.86



Horne Motors.....	31,448.30
Horry County.....	43,229.08
Horry County Department of Education.....	3,386.82
Horry County School District.....	8,674.31
Hospital Services.....	22,664.59
House of Fabrics.....	32,741.20
John De La Howe School.....	32,075.24
Huckabee Hound.....	20,000.00
Huger Construction.....	160.50
Imperial Food Mart.....	47,887.51
Imperial Oil.....	54,553.84
Industrial Scrap.....	13,179.92
Inman Mills.....	53,934.05
International Paper Company.....	6,306.91
International Reinforced Plastics.....	99,672.66
International Wire.....	9,297.20
IPCO/Daniel Construction.....	128,296.15
J & L Excavating.....	7,269.43
Walter E. Jackson Logging.....	3,616.80
R.C. Jacobs, Inc.....	18,338.15
JHM Enterprises.....	3,996.94
Jordan Ace Hardware.....	1,704.36
K-Mart.....	32,604.36
Kendall Company.....	103,343.69
Kerr Finishing.....	9,764.81
Key's Printing.....	14,020.00
Kimberly Clark Corporation.....	11,241.51
King's Pole & Piling.....	1,824.85
Kohler Company.....	14,322.32
Kores Nordic.....	5,211.78
Korf Industries.....	15,264.80
Kufner Textiles.....	63,528.95
Kuhn's Big K.....	95,198.13
L-J, Inc.....	55,535.46
Lakeview Nursing Center.....	2,487.46
Lancaster County Natural Gas Authority.....	5,788.29
Henry J. Lee Distributors.....	11,275.57
Lehn & Fink Products.....	23,404.79
Lexington County Hospital.....	7,239.89
Lexington School District -2.....	1,767.90

Lexington State Bank.....	30,432.03
Limestone Manufacturing.....	88,386.39
Lone Star Industries.....	67,244.38
Lowe Builders.....	28,131.44
Lowe's of Easley.....	6,000.00
LPL Industries.....	518.30
Lyman Printing & Finishing.....	183.90
M & R Packing.....	58,277.15
M. Lownstein.....	45,347.32
Macalloy Corporation.....	5,869.64
Mann's Mobile Service.....	74,176.47
Marina Variety.....	5,300.17
Marshane Corporation.....	36,127.04
Mayfair Mills.....	55,200.46
McBride ServiceMaster.....	24,388.00
McLeod Regional Medical Center.....	44,488.20
McMaster Enterprises.....	12,720.43
James A. Merritt & Sons.....	13,905.51
Merritt Brothers, Inc.....	28,075.13
Michael Construction.....	7,680.00
Michelin Tire.....	33,262.33
Milliken & Company.....	68,856.12
Misco Paper.....	56,000.80
Mixon Logging.....	13,074.87
Moncks Corner Logging.....	14,950.01
Moore Hudson Olds.....	58,676.17
R.F. Moore Construction.....	1,567.68
Morrison Cafeteria.....	480.00
Morrison Oil Company.....	3,263.16
Morton-Thiokol.....	21,184.30
Mr. Zip, Inc.....	3,500.00
Mt. Vernon Mills.....	1,768.20
Myrtle Beach, City of.....	12,442.32
Myrtle Beach Hilton.....	9,480.55
Nabisco.....	59,181.56
Joseph P. Nassar Construction.....	24,600.26
NCR Corporation.....	17,742.80
Don Nelson Buick.....	6,911.86
Neuse Manufacturing Company.....	56,070.17
Northeastern Foundation.....	455.00

Northwest Industries.....	3,086.07
Norton Company.....	11,197.41
Oakbrook Child Development Center.....	1,307.87
Oconee County.....	4,746.23
Orangeburg County School District -5.....	20,596.56
Orangeburg Garment Company.....	39,672.84
Orr Lyons Mills.....	17,732.41
Osbon Retreading Corporation.....	13,790.90
Overnite Transportation.....	600.23
Owen Electric.....	3,089.00
Oxford of Greenwood.....	98,821.84
Palmetto Chevrolet.....	8,418.96
Palmetto Loom.....	2,807.14
Parrish Plumbers.....	12,299.23
Perfection American.....	78,231.72
Petroleum Products.....	993.68
Pettit Construction.....	19,128.98
Pickens County.....	62,841.56
Piedmont Medical Center.....	50,358.62
Pioneer Construction.....	9,371.67
Pitney Bowes.....	19,900.03
Pizza Hut of Laurens.....	2,162.70
Poinsett Construction.....	1,660.81
Prescott Metals.....	26,646.88
Prestress Concrete.....	33,005.01
Public Service Authority.....	3,245.00
Pullium Truck.....	1,544.11
Purolator Courier Corp.....	56,042.13
Rabon Distributing.....	46,406.13
Ranger Nationwide.....	8,461.98
Realtec, Inc.....	1,294.57
Reeves Brothers.....	30,156.32
Refreshmark, Inc.....	18,038.43
Renken Boat Manufacturing.....	39,531.20
Republic Textile Equipment.....	7,228.98
Richland County.....	58,530.86
Richland County School District -1.....	12,946.97
Richland Convalescent Center.....	23,390.52
Richland Memorial Hospital.....	18,050.25
Richtex Brick Corporation.....	22,766.10



Richway .....	1,988.25
L.A. Ridgeway .....	13,468.08
Roadway Express .....	167,615.90
Roberts Foundry .....	4,262.80
Rock Hill Printing & Finishing .....	638.02
Rockwell International .....	69,507.26
Roebuck Building Company .....	9,612.01
Roper Auto Sales .....	8,964.16
The Rossi Company .....	16,467.44
RTC Transportation .....	3,275.40
Ryder Truck Rentals .....	19,242.58
S & H Crane Service .....	1,058.58
S & P Grading Company .....	26,634.00
R. Sabee Company .....	14,589.99
Sanders Transport .....	49,076.57
Sandy's of Myrtle Beach .....	1,720.70
Sangamo Weston .....	19,986.78
Santee River Wool .....	89,905.56
Jim Satcher, Inc. ....	4,417.15
S.C. Dept. of Archives & History .....	536.01
S.C. Dept. of Corrections .....	9,170.52
S.C. Dept. of Education .....	72,164.57
S.C. Dept. of Mental Health .....	108,635.53
S.C. Dept. of Mental Retardation .....	48,691.55
S.C. Dept. of Social Services .....	24,105.42
S.C. Dept. of Youth Services .....	569.35
S.C. Farm Bureau .....	43,826.35
S.C. Industrial Commission .....	10,630.10
S.C. Public Service Authority .....	6,750.15
S.C. State Ports Authority .....	29,492.69
SCDHPT .....	28,841.74
SCE&G .....	36,373.74
Schwerman Trucking .....	24,870.34
Seminole Mills .....	36,531.42
Servpro of Greater Columbia .....	11,092.36
Sheraton Swamp Fox .....	93,886.66
Simpsonville Mills .....	101,567.01
Sky City .....	29,357.30
The Singer Company .....	38,136.48
Sloan Construction .....	11,575.78

Smith's Transfer.....	34,795.76
South Carolina Industries.....	3,000.00
Southern Bell.....	6,749.22
Southern Electric Service.....	45,329.81
Spartan Food Systems.....	34,219.00
Spartan Mills.....	75,206.41
Spartanburg Convalescent Center.....	44,042.92
Spartanburg County.....	16,663.28
Spartanburg County School District -5.....	18,555.20
Springs Industries.....	81,797.86
State Board of Tech. & Comp. Education.....	1,850.24
St. Francis Community Hospital.....	21,028.10
J.P. Stevens.....	311,024.51
Stier, Kent & Company.....	6,069.84
Stone Manufacturing.....	4,570.14
Strand Development Company.....	4,140.59
Sumter, City of.....	7,169.41
Sumter Builders.....	11,191.90
Sumter School District -17.....	8,045.50
Sumter Small Engine .....	33,778.26
Sunset Construction .....	60,811.91
Sur-Tech.....	11,922.55
Swift Independent Company .....	80,483.11
T & T Construction.....	5,321.02
Texize Chemical .....	55,547.67
The 3M Corporation .....	62,427.47
Tire Retreading & Distributing .....	82,840.65
TNS Mills .....	24,443.61
Torrington Company .....	55,493.96
U.S. Shelter Corporation .....	102,570.00
Union Camp Corporation .....	30,750.34
Union Carbide.....	18,679.01
Uniroyal .....	1,261.07
USC.....	18,881.97
Waccamaw Clay Products .....	70,029.26
Wallace Concrete Company.....	13,034.74
WalMart.....	81,713.10
Wamsutta Mills .....	20,024.47
Wellman Industries .....	27,520.00
West Electric Contractors .....	56,693.52

Western Beverage.....	2,610.71
Western Sizzlin.....	79,959.30
Westvaco.....	3,123.96
J.B. White.....	93,312.57
J. Whitt & Company.....	13,464.80
Whitworth Feed Mills.....	7,502.89
Williams Cartage Company.....	56,988.28
Winn Dixie Stores.....	103,425.45
Winnsboro, Town of.....	6,405.47
Wometco.....	12,946.54
Yeargin Construction.....	59,478.00
<b>TOTAL.....</b>	<b>\$12,369,489.65</b>

#### CLAIMS REPORTED BY:

##### A. Insurance Carriers:

Aetna Casualty & Surety.....	60
Allianz Insurance.....	4
Allstate Insurance.....	1
American Casualty.....	2
American Insurance.....	12
American Motorist.....	20
American Mutual.....	19
American States.....	11
Argonaut Insurance.....	8
Armco Insurance.....	1
Associated Indemnity.....	6
Assurance Company of America.....	1
Atlantic Companies.....	1
Automobile Insurance Company of America.....	1
Auto Owners Insurance.....	1
Bituminous Insurance.....	2
CNA.....	7
CIGNA.....	7
Carrier's Insurance.....	1
Casualty Reciprocal.....	4
Cincinnati Insurance.....	7
Colonial Insurance.....	1
Commerce and Industry.....	1



Commercial Union.....	20
Companion Property & Casualty.....	1
Continental Insurance.....	3
Dodson Insurance.....	2
Electric Mutual.....	3
Federal Insurance.....	4
Federated Insurance.....	2
Fidelity and Casualty.....	2
Fidelity & Guaranty Insurance.....	2
Underwriters.....	1
Fireman's Fund.....	18
General Accident.....	5
General Insurance Company of America.....	1
Georgia Casualty.....	14
Globe Insurance.....	1
Grain Dealers Mutual.....	1
Great American.....	8
Hanover Insurance.....	3
Harleysville Insurance.....	2
Hartford.....	39
Home Insurance.....	32
INA/Aetna.....	36
Ideal Mutual.....	3
Independent Life.....	1
Insurance Associates.....	1
Liberty Mutual.....	108
Lumbermens Mutual Casualty.....	5
Maryland Casualty.....	13
Manufacturer's Mutual.....	1
Michigan Mutual.....	2
Midland Insurance.....	1
Mills Mutual Insurance.....	1
Mission Insurance.....	4
Morrison Assurance.....	3
National Grange Mutual.....	1
NALTSCO.....	1
National Union Fire.....	14
Nationwide Mutual.....	12
New Hampshire Insurance.....	1
Niagra Insurance.....	1

Northern Company of New York.....	1
Northwestern National .....	4
Pennsylvania Mfg. Assn. Insurance.....	1
Pennsylvania National.....	5
Potomac Insurance.....	1
Reliance Insurance.....	11
Rockwood Insurance.....	5
Shelby Mutual.....	2
St. Paul Fire and Marine.....	5
Standard Fire.....	6
State Farm.....	8
State Worker's Compensation Fund.....	171
Safeco Insurance.....	1
Transamerica.....	1
Transportation Insurance.....	12
Travelers Insurance.....	21
U.S. Fidelity & Guaranty.....	47
U.S. Fire.....	5
U.S. Insurance Company.....	16
Vigilant Insurance.....	5
Wausau Insurance.....	46
Westchester Fire Insurance.....	3
Zurich American Insurance.....	3
<b>B. Self-Insured Servicing Companies:</b>	
Adjustco.....	3
Alexsis.....	11
Bayly, Martin and Fay.....	5
Chubb Group.....	22
Crawford and Company.....	40
Crum and Forster.....	4
Davis-Garvin Agency.....	2
GAB.....	2
Gallagher Bassett.....	1
Gay and Taylor.....	1
Hewitt, Coleman and Associates.....	156
Randolph W. Hope Company.....	9
Fred S. James Company.....	9
Kemper Group.....	12
Pryor Claims Service.....	1

Seibels, Bruce and Company.....	7
UAC.....	9
Walker, Hunter and Associates.....	23
 C. Self-Insured Employers:	
AT&T Nassau Metals.....	1
Becker Sand & Gravel.....	1
Builders Transport.....	2
C.R. Bard, Inc.....	2
City of Charleston.....	1
City of Columbia.....	4
Clarendon County.....	1
Coats & Clark.....	1
Commission Of Public Works.....	2
Cyprus Mines Corp.....	1
Dan River, Inc.....	5
Duke Power Company.....	4
E.I. Dupont de Nemours.....	2
Firestone Steel.....	1
Greenwood Mills.....	4
Georgia-Pacific.....	2
Greyhound Bus Lines.....	2
Holiday Inn, Northwest.....	1
Hyatt Regency-Greenville.....	1
Hyatt Regency-Hilton Head.....	1
K-Mart.....	1
Kohler.....	1
La France Industries.....	1
Lake City.....	1
Laurens Glass Company.....	2
Mashburn Construction.....	1
Mount Vernon Mills.....	2
Munford, Inc.....	2
Murray Biscuit.....	1
Nasser Construction.....	1
Overnite Transportation.....	1
Phillips Fibers.....	1
Piedmont Dairy.....	1
Piedmont Engineers & Architects.....	1
Platt Saco Lowell.....	2



7	Riegel Textile Corporation.....	4
9	Roadway Express.....	5
23	Roper Outdoor Products.....	2
	Ryder .....	2
	Sears, Roebuck & Company.....	2
1	Singer Company.....	11
1	South Carolina Dept. of Highways &	
2	Public Transport.....	15
2	South Carolina Electric & Gas.....	3
1	South Carolina School Boards.....	1
4	Southern Bell.....	6
1	Springs Industries.....	8
1	Uniroyal .....	1
2	West Point Pepperell.....	1
1	Westvaco .....	1
5	Winn-Dixie Stores.....	1
4	U.S. Fidelity & Guaranty.....	77
2	U.S. Fire .....	5
1	U.S. Insurance Company.....	61
4	Vigilant Insurance.....	5
2	Wausau Insurance.....	84
2	Westchester Fire Insurance.....	9
1	Zurich American Insurance.....	3
1	Hyatt Regency-Greenville.....	
1	Hyatt Regency-Hilton Head.....	
1	Adjuster .....	3
1	Alexis .....	11
1	La France Industries.....	5
1	Lake City.....	22
2	Laurens Glass Company.....	40
1	Crum and Forster.....	4
2	Davis-Garvin Agency.....	2
2	GAB.....	2
1	Gallagher Bazaar.....	1
1	Gay and Taylor.....	1
1	Hewitt, Coleman and Associates.....	651
1	Phillips Fibers.....	9
1	Piedmont Dairy.....	9
1	Piedmont Engineers & Architects.....	21
2	Platt Saco-Lowell.....	1